

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael C. Badial  
 Jamie E. Badial  
 Debtors

Case No. 14-11468-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 12

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db/jdb      #+Michael C. Badial, Jamie E. Badial, 426 Tanner Road, Hatboro, PA 19040-2333  
 13286692      +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
                  SEATTLE, WA 98121-3132  
 13672711      +Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755  
 13265788      +Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013  
 13310259      +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Boulevard,  
                  Ewing, NJ 08618-1430  
 13349787      US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg      E-mail/Text: megan.harper@phila.gov Nov 17 2018 02:28:22 City of Philadelphia,  
                  City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
                  Philadelphia, PA 19102-1595

smg      E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2018 02:27:33  
                  Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
                  Harrisburg, PA 17128-0946

smg      +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2018 02:28:00 U.S. Attorney Office,  
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13260181      EDI: AIS.COM Nov 17 2018 07:13:00 American InfoSource LP as agent for,  
                  Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 13346929      EDI: RMSC.COM Nov 17 2018 07:13:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
                  25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 14075985      +EDI: RMSC.COM Nov 17 2018 07:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
                  PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor HomeBridge Financial Services, Inc.  
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 DIANA M. DIXON on behalf of Joint Debtor Jamie E. Badial dianamdixonesq@gmail.com  
 DIANA M. DIXON on behalf of Debtor Michael C. Badial dianamdixonesq@gmail.com  
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor HomeBridge Financial Services, Inc.  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 KEVIN G. MCDONALD on behalf of Creditor HomeBridge Financial Services, Inc.  
 bkgroup@kmlawgroup.com  
 MATTEO SAMUEL WEINER on behalf of Creditor HomeBridge Financial Services, Inc.  
 bkgroup@kmlawgroup.com  
 THOMAS I. PULEO on behalf of Creditor HomeBridge Financial Services, Inc.  
 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM MILLER\*R ecfemail@FredReigleChl3.com, ECF\_FRPA@Trusteel3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 10

Information to identify the case:		
Debtor 1	<b>Michael C. Badial</b>	Social Security number or ITIN <b>xxx-xx-0458</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Jamie E. Badial</b>	Social Security number or ITIN <b>xxx-xx-2936</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>14-11468-jkf</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael C. Badial

Jamie E. Badial  
aka Jamie E. Rhoads

11/15/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**